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full circle and we'll say, Department of Insurance, review these forms. It's fashionable today, I admit it's fashionable today, to say, yeah, we're going to have less government, is what we say. We're going to have less government. We're going to get rid of those three or four people that review insurance policy forms, and we'll have less government. But that doesn't mean that the cost-efficiency of doing business, generally, in America is going to be less by doing this kind of thing. In fact, I would contend it's going to be more expensive, because instead of having one person being paid, essentially, to do this function, you're going to have small business people all across the state either paying attorneys or CPAs or others to look at these forms for them, or spending an enormous amount of time looking at the forms themselves. One of the geniuses of America, in my opinion, is that we free up the private citizens to do the things they do best by protecting them from things that they cannot discover without taking an inordinate amount of time. Drugs, for example, we all want to rely on the federal agency to have some sort of review of drugs, because we can't read up on every drug, we can't know about all these drugs, we don't have expertise. I would argue the same thing pertains in this particular area, that it is not...it is a disservice to the small business person to take them away from their marketing function and to increase their expenses by forcing them to involve themselves in detail on the various details of insurance policies that they need in order to do business. Now, is it good for the big insurance companies? Yeah, it's great for them. But it's not good for the small business person. And I think that we were...I know we were misinformed during the debate. The Department of Insurance didn't correct the debate when it was assumed on this floor that those policies would be reviewed at some point, those forms would be reviewed at some point in time by the Department of Insurance. But they flat-out told me in private discussions a couple of weeks ago that they had no intention of reviewing these forms. So what we're going to do is wait for someone to get stung. And then it will be too late for that person. And then we'll review the form. I asked them, well, what happens now when you review these forms? Are they all going through okay, so it's a waste of time to review them? I passed out to you this sheet, which I hope you'll take a look at. Property casualty filings, forms received, files